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**TRANSMITTAL
FORM**

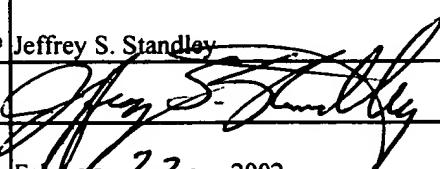
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		Application Number	09/323,715	RECEIVED
		Filing Date	June 1, 1999	MAR 22 2002
		First Named Inventor	Cunningham	Technology Center 2100
		Group Art Unit	2164	
		Examiner Name	P. Kanof	
Total Number of Pages in This Submission		Attorney Docket Number	BLO1134-009B	

ENCLOSURES (check all that apply)

<input checked="" type="checkbox"/> Fee Transmittal Form	<input type="checkbox"/> Assignment Papers (for an Application)	<input type="checkbox"/> After Allowance Communication to Group
<input checked="" type="checkbox"/> Fee Attached	<input type="checkbox"/> Drawing(s)	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences
<input checked="" type="checkbox"/> Amendment / Reply	<input type="checkbox"/> Licensing-related Papers	<input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief)
<input type="checkbox"/> After Final	<input type="checkbox"/> Petition	<input type="checkbox"/> Proprietary Information
<input type="checkbox"/> Affidavits/declaration(s)	<input type="checkbox"/> Petition to Convert to a Provisional Application	<input type="checkbox"/> Status Letter
<input type="checkbox"/> Extension of Time Request	<input type="checkbox"/> Power of Attorney, Revocation	<input checked="" type="checkbox"/> Other Enclosure(s) (please identify below):
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<input type="checkbox"/> Information Disclosure Statement	<input type="checkbox"/> Terminal Disclaimer	
<input type="checkbox"/> Certified Copy of Priority Document(s)	<input type="checkbox"/> Request for Refund	
<input type="checkbox"/> Response to Missing Parts/ Incomplete Application	<input type="checkbox"/> CD, Number of CD(s) _____	
<input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Remarks	

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm or Individual name	Jeffrey S. Standley	
Signature		
Date	February 22, 2002	

CERTIFICATE OF MAILING

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Date	February 28, 2002	

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No.: 09/323,715

Inventor: Gordon Cotter Cunningham

Assignee: Block Financial Corporation

Filed: June 1, 1999

Examiner: Pedro R. Kanof

Group
Art Unit: 2164

Attorney
Docket No.: 1134-009B

Title: REAL-TIME FINANCIAL CARD
APPLICATION SYSTEM

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MAR 22 2002

Technology Center 2100

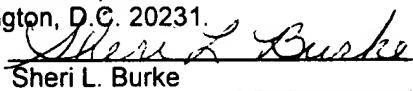
78/B
S. Cattin
3/28/02

**AMENDMENT TO
PATENT APPLICATION**

CERTIFICATE OF MAILING UNDER 37 CFR §1.8 (a)

Date of Deposit: February 25, 2002

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Sheri L. Burke

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Washington, D.C. 20231

Dear Sir:

The following amendments and remarks are in response to the Examiner's Office Action mailed January 25, 2002.